

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Evanoff, James Richard		Name of Joint Debtor (Spouse) (Last, First, Middle): Evanoff, Victoria Ann
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Jim Evanoff		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Torie Evanoff; FKA Victoria/Torie Ann Johnson
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-1559		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7469
Street Address of Debtor (No. and Street, City, and State): 4075 River View Drive Saint Charles, IL <div style="text-align: right;">ZIP Code 60175</div>		Street Address of Joint Debtor (No. and Street, City, and State): 4075 River View Drive Saint Charles, IL <div style="text-align: right;">ZIP Code 60175</div>
County of Residence or of the Principal Place of Business: Kane		County of Residence or of the Principal Place of Business: Kane
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Evanoff, James Richard
Evanoff, Victoria Ann

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Evanoff, James Richard
Evanoff, Victoria Ann

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James Richard Evanoff

Signature of Debtor **James Richard Evanoff**

X /s/ Victoria Ann Evanoff

Signature of Joint Debtor **Victoria Ann Evanoff**

Telephone Number (If not represented by attorney)

September 10, 2015

Date

Signature of Attorney*

X /s/ Ariane Holtschlag

Signature of Attorney for Debtor(s)

Ariane Holtschlag 6294372

Printed Name of Attorney for Debtor(s)

FactorLaw

Firm Name

105 W. Madison St., Suite 1500
Chicago, IL 60602

Address

847-878-6976 Fax: 847-574-8233

Telephone Number

September 10, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **James Richard Evanoff
Victoria Ann Evanoff**

Debtor(s)

Case No.
Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ James Richard Evanoff
James Richard Evanoff

Date: September 10, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **James Richard Evanoff
Victoria Ann Evanoff**

Debtor(s)

Case No.
Chapter

11

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Victoria Ann Evanoff
Victoria Ann Evanoff

Date: September 10, 2015

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff**
Victoria Ann Evanoff

Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Alan and Heidi Evanoff 3910 County Hwy B Manitowoc, WI 54220	Alan and Heidi Evanoff 3910 County Hwy B Manitowoc, WI 54220		Contingent Unliquidated	40,000.00
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	Credit Card		1,021.00
Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061	Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061	Check Credit Or Line Of Credit		10,000.00
Baxter Empl Cr Union 1425 Lake Cook Rd Deerfield, IL 60015	Baxter Empl Cr Union 1425 Lake Cook Rd Deerfield, IL 60015	Credit Card		46,177.17
Citibank Sd, Na Citi Corp Credit Services Po Box 790040 Saint Louis, MO 63179	Citibank Sd, Na Citi Corp Credit Services Po Box 790040 Saint Louis, MO 63179	Credit Card		24,837.40
Comenitycapital/yrui Po Box 182120 Columbus, OH 43218	Comenitycapital/yrui Po Box 182120 Columbus, OH 43218	Charge Account (Your Tuition Solution for Lindamood Bell reading comprehension tutoring program)		10,165.00
Crisp County Probate Court PO Box 26 Cordele, GA 31010-0026	Crisp County Probate Court PO Box 26 Cordele, GA 31010-0026	traffic ticket		422.00
Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812	Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812	2015L000342	Unliquidated Disputed	1,313,941.00

B4 (Official Form 4) (12/07) - Cont.
James Richard Evanoff
 In re **Victoria Ann Evanoff**

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812	Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812	2015L000005	Unliquidated Disputed	230,000.00
Frank and Nina Johnson 8443 Gulf Blvd Apt C7 Navarre, FL 32566	Frank and Nina Johnson 8443 Gulf Blvd Apt C7 Navarre, FL 32566		Contingent Unliquidated	40,000.00
Kane County Treasurer 719 South Batavia Ave. Geneva, IL 60134	Kane County Treasurer 719 South Batavia Ave. Geneva, IL 60134	2015 ytd real estate taxes relating to Debtors' residence, real estate commonly known as 4075 River View Drive in St. Charles, Illinois. Amount of cla		14,265.03
LL Bean PO Box 60517 City of Industry, CA 91716	LL Bean PO Box 60517 City of Industry, CA 91716	Credit Card		1,021.75
Nancy Temple Katten & Temple, LLP 542 S. Dearborn St., 14th Floor Chicago, IL 60605	Nancy Temple Katten & Temple, LLP 542 S. Dearborn St., 14th Floor Chicago, IL 60605	attorneys fees		536.05
Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	Credit Card		3,076.85
Toyota Financial Services PO Box 5855 Carol Stream, IL 60197-5855	Toyota Financial Services PO Box 5855 Carol Stream, IL 60197-5855	2015 Toyota Prius - value per KBB trade-in value with excellent condition.		24,181.19 (19,319.00 secured)
Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408	Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408	2015 Toyota Sienna (leased)		13,139.00 (0.00 secured)

B4 (Official Form 4) (12/07) - Cont.
James Richard Evanoff
 In re **Victoria Ann Evanoff**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Us Bank Po Box 5227 Cincinnati, OH 45201	Us Bank Po Box 5227 Cincinnati, OH 45201	Debtors' Residence: 4075 River View Drive, Saint Charles, IL 60175 - value per Comparative Market Analysis performed by Kim Wirtz with Century 21 Aff		105,532.62 (619,900.00 secured) (537,703.44 senior lien)
Us Bank 4325 17th Ave S Fargo, ND 58125	Us Bank 4325 17th Ave S Fargo, ND 58125	Credit Card		7,025.83
Us Bank 4325 17th Ave S Fargo, ND 58125	Us Bank 4325 17th Ave S Fargo, ND 58125	Credit Card		6,019.21
Worlds Foremost Bank N 4800 Nw 1st Street Lincoln, NE 68521	Worlds Foremost Bank N 4800 Nw 1st Street Lincoln, NE 68521	Credit Card (Cabelas)		597.26

DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP

We, **James Richard Evanoff** and **Victoria Ann Evanoff**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 10, 2015**

Signature **/s/ James Richard Evanoff**
James Richard Evanoff
 Debtor

Date **September 10, 2015**

Signature **/s/ Victoria Ann Evanoff**
Victoria Ann Evanoff
 Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff,**
Victoria Ann Evanoff

Debtors

Case No. _____

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	635,900.00		
B - Personal Property	Yes	9	37,142.66		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		690,534.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		14,687.03	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		1,734,837.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			13,483.92
J - Current Expenditures of Individual Debtor(s)	Yes	2			13,684.45
Total Number of Sheets of ALL Schedules		28			
Total Assets			673,042.66		
Total Liabilities				2,440,059.02	

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff,**
Victoria Ann Evanoff

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtors' Residence: 4075 River View Drive, Saint Charles, IL 60175 - value per Comparative Market Analysis performed by Kim Wirtz with Century 21 Affiliated dated 8/27/2015 - PIN: 09-15-103-009	tenancy by the entirety	J	619,900.00	643,236.06
Disney Vacation Club timeshare - 0.4073% interest in Unit 14A of Bay Lake Tower at Disney's Contemporary Resort - purchased in December 2008	held in the Victoria Ann Evanoff Living Trust dated 11/21/2005	-	16,000.00	7,667.85

Sub-Total > **635,900.00** (Total of this page)

Total > **635,900.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		savings account with Baxter Credit Union (01)	J	5.00
		checking account with Baxter Credit Union (70) - balance is negative -\$117.00	J	0.00
		checking account with Baxter Credit Union (75)	J	0.00
		checking account with Chase Bank	J	186.85
		checking account with US Bank x7925	J	5.53
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		See attachment to Schedule B.	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		See attachment to Schedule B.	J	500.00
6. Wearing apparel.		usual and ordinary	J	1,000.00
7. Furs and jewelry.		wedding rings (center diamond is 1.33 carats) watches, and misc. (estimated)	J	5,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Shotgun, Two Rifles, Scope and misc. accessories; 2 sets of golf clubs	H	1,150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance policy with Metlife - death benefit is \$750,000 - beneficiary is husband	W	0.00

Sub-Total > **12,867.38**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		term life insurance policy with AICPA underwritten by Aon - death benefit is \$1,000,000 - beneficiary is wife	H	0.00
		executive life insurance policy funded by employer - death benefit is \$650,000 - beneficiary is wife	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k at Principal (based on quarterly statement ending June 30, 2015) - Ending Balance: \$6,654.62 - Current Vested Balance: \$3,856.28 - Total Employee Contributions: \$3,156.69 (100% vested) - Total Employer Contributions: \$3,497.93 (20% vested)	H	3,856.28
		Incentive Bonus Plan at Principal - non-qualified retirement account - total balance as of June 30, 2015 statement: \$4,888.96 - vested balance as of June 30, 2015 statement: \$0.00 - vests on March 1, 2018	H	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		55,500 shares of common stock in Swiftpage, Inc. (DE Registered Corporation) - minority interest (55,500 shares of 11,000,000 total issued shares) - A 409A valuation was done last year listing the value of the stock as \$3.00 per share.	W	Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
Sub-Total >				3,856.28
(Total of this page)				

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
16. Accounts receivable.		medical reimbursement (estimated)	J	1,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		see response to #9	J	0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		potential to recover Whistleblower - Informant Award from IRS if report is made regarding the practices of FONA International, Inc.	H	Unknown
		current and potential counter claims against FONA International, Inc. including but not limited to severance pay resulting from constructive termination and setoff.	J	Unknown
		potential malicious prosecution claim against FONA International, Inc.	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

Sub-Total > **1,000.00**
(Total of this page)

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2015 Toyota Prius - value per KBB trade-in value with excellent condition.	H	19,319.00
26. Boats, motors, and accessories.		2015 Toyota Sienna (leased)	J	0.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Printer and Paper Shredder	J	100.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Victoria Ann Evanoff Living Trust dated 11/21/2005 - Beneficiaries: Spouse and Debtors' children (currently minors) - trust designed to hold all debtor's property	W	0.00
		James Richard Evanoff Living Trust dated 11/21/2005 - Beneficiaries: Spouse and Debtors' children (currently minors) - trust designed to hold all debtor's property	H	0.00
		The Debtors' primary mortgage company (US Bank) maintains an escrow account for the real estate taxes related to the Debtors' residence, real estate commonly known as 4075 River View Drive in St. Charles, Illinois. A portion of the monthly payment paid by the Debtors to US Bank is deposited by US Bank into the tax escrow account it maintains and controls pursuant to the terms of the mortgage loan. - current balance in account is \$2,867.58 because account is not property of the Estate market value listed here is \$0.00.	J	0.00

Sub-Total > **19,419.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Escrow Retainer deposit held by Nancy Temple - \$40k wire transfer to Nancy Temple from Alan and Heidi Evanoff. - \$40k wire transfer to Nancy Temple from Frank and Nina Johnson. - Debtors' are beneficiaries of this account only to the extent that the Evanoffs and Johnsons have authorized the funds to be used to pay the Debtors' legal expenses and/or fund settlement. The balance in this account belongs exclusively to Frank and Nina Johnson and Alan and Heidi Evanoff and is not property of the Debtors' bankruptcy estates. - A total of \$10,000 from account was used to pay initial retainer to FactorLaw of \$5,000 on 9/4/2015 and an additional \$5,000 on 9/9/2015. - \$6,000 from account used to pay outstanding fees owed to Nancy Temple on 9/9/2015. - current balance in account is \$64,000 because account is not property of the Estate market value listed here is \$0.00.	J	0.00

Sheet 4 of 4 continuation sheets attached to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **37,142.66**

(Report also on Summary of Schedules)

SCHEDULE B
4. HOUSEHOLD GOODS AND FURNISHINGS
AND

5. BOOKS, PICTURES AND OTHER ART OBJECTS; COLLECTIBLES

I. Location: 4075 River View Drive, St. Charles, IL, First Floor,

1. Formal Entryway: Chest of drawers and framed family photo.
2. Children's Art Room: Craft table, chairs, chalkboard and white board, misc. storage and art supplies, maps, book shelves and children's books, educational books and flash cards.
3. Dining Room: Refinished, second-hand cherry wood dining room set including table and eight (8) chairs; corner table; brass lamp; needlepoint in frame; china hutch with misc. holiday dishes, decorative glass items, silver candle stick holders, bowl from India, wedding picture in frame, candles, holiday and everyday linens, elephant figurines and misc. figurines; credenza/buffet with more candles, paper placemats, misc. stainless steel serving pieces and protective cover for dining table.
4. Living Room: Second-hand couch, end table, coffee table, 2 arm-chairs, framed family photo.
5. Kitchen: Three (3) island chairs, kitchen table with eight (8) chairs, misc. dishes, flat ware, pots and pans, small kitchen appliances, misc.
6. Butler's pantry: Misc. glassware, a few crystal pieces, wine opener and serving accessories.
7. Family Room: Sofa, coffee table, love seat, ottoman, floor lamp, books, children's art pieces, family photos, Lladro figurine depicting a man and woman, two (2) Lladro figurines depicting a mother and child, grandmother's figurine, arm chair, TV, TV stand, two (2) framed posters (floral design), blankets, and misc.
8. Children's Entryway: Framed calendar and misc. household organizing materials, children's art, shoe holder, rug, built in bench seat and coat hooks, two (2) stools, children's coats and winter accessories, storage shelf (plastic), and misc.

9. Children's Bathroom: Misc. bathroom accessories.
10. Coat Closet: adult coats, vacuum cleaner, and misc.
11. Office: "L" desk with hutch, desk chair, laptop computer, two (2) old computer monitors, speakers, old laptop, misc. desk organization and storage items, pencils, pens, highlighters, and misc. office supplies, digital camera with lens, digital video recorder, two (2) 2-drawer filing cabinets, ink jet print, printer stand, printer paper, book shelf with misc. papers and family photos, school supplies, envelopes, Rubbermaid containers and children's art pieces, misc. electronic cords, ice skates, paper shredder, end table, books, framed family photo.
12. Children's Art Closet: Art supplies and plastic storage containers, beads, playdough, stampers, paints, construction paper, scrapbooking paper and misc. supplies, crayons, puff paint, stencils, and misc.
13. Guest bathroom, Misc. bathroom accessories.

II. Location: 4075 River View Drive, St. Charles, IL, Second Floor,

14. Landing: Three (3) children's book shelves with children's books (paperbacks).
15. Laundry room: washer dryer, misc. laundry accessories, children's clothing, hanging rack, laundry baskets, and misc.
16. Child's bedroom (#1 – though in no particular order): child's art pieces, dresser with mirror, nightstand, bedframe, bedding, single mattress, poster, lamp, desk, bookshelf, books, misc. toys, closet with child's clothing, bookshelf, books, accessories, trophies, space heater, hair bows, shoes, Ipad mini, and misc.
17. Child's bedroom (#2): TV tray, lamp, bedframe, bedding, single mattress, child's art pieces, floor lamp, corner of sectional sofa in family room, child's desk, dresser, child's clothing, hamper, posters, mirror, shoes, costumes, plastic storage bins, lamp, stuffed animals, Ipad mini, and misc.
18. Child's bedroom (#3): Posters, child's art pieces, small table, night stand bedframe, bedding, single mattress, ribbons, wind chime, arm chair,

dresser, photos, misc. toys, hair accessories, child's cloths, shoes, plastic storage bins, book shelves, books, old baby blankets, shoe rack, Ipad mini, and misc.

19. Child's Bathroom (#1): Misc. bathroom accessories.

20. Child's Bathroom (#2 Jack 'n Jill style): Misc. bathroom accessories, hair bows, frog picture in frame, plastic storage bins.

21. Master Bedroom: Thomas Kinkade print in frame, folding table, laundry, laundry baskets, bedframe, bedding king mattress, two brass night stands, lamps, clock, tall dresser, arm chair rocker with rocking foot stool, short dresser, TV, children's art pieces, mini fridge, clothing steamer, twin size roll away bed, china hutch with misc. "Precious Moments" figurines and family photo albums, floral poster in frame, framed family photo, adult clothing, plastic storage bins, accessories, shoes, hamper, and misc.

22. Master Bathroom: Misc. bathroom accessories, linens, stool, microwave, towels, decorative hat from Mexico, and misc.

III. Location: 4075 River View Drive, St. Charles, IL, Basement:

23. Guest Bedroom: Bedframe, bedding, queen mattress, night stand, clock, floor lamp, dresser, space heater, brass lamp, cloths, bedding, golf clubs and golf bag.

24. Guest bathroom: Misc. bathroom accessories, clock.

25. Children's Play Room: Misc. children's toys, small table, dolls, Legos, tumbling mats, small trampoline, TV, Xbox 360, games, Culligan water system, ping pong table, costumes, doll houses, wicker baskets and toy shelves, stuffed animals, play kitchen, shelves, plastic children's furniture, shelves, board games, puzzles, plastic storage bins, air purifier (x3), wood puzzles and blocks, folding table, key board, and misc.

26. Storage Room: Plastic shelving, gun safe (guns itemized separately on Schedule B, Line 8), holiday decorations, seasonal items, children's costumes, suitcases, old pictures, 5 foot Santa, wrapping paper, snow

tires, Christmas tree, hand tools, folding table and chairs, coolers, golf clubs and misc.

IV. Location: 4075 River View Drive, St. Charles, IL, Garage:

27. Plastic shelving, deep freeze, mini fridge (broken), garbage bins, ladders (x2), cleaning supplies, coolers, children's outdoor games and toys, snow shoes, old booster seats, children's sport balls, small table, air pump, skate boards, old hutch cabinet, bicycle helmets, bicycles, tent, roller blades, snow blower, fertilizer spreader, salt spreader, and misc.

V. Location: 4075 River View Drive, St. Charles, IL, Back Yard:

28. Trampoline, old swing set, grill, hose, little tikes table, and misc.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Debtors' Residence: 4075 River View Drive, Saint Charles, IL 60175	735 ILCS 5/12-901	30,000.00	619,900.00
- value per Comparative Market Analysis performed by Kim Wirtz with Century 21 Affiliated dated 8/27/2015	765 ILCS 1005/1	100%	
- PIN: 09-15-103-009			
Cash on Hand			
Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
savings account with Baxter Credit Union (01)	735 ILCS 5/12-1001(b)	5.00	5.00
checking account with Chase Bank	735 ILCS 5/12-1001(b)	186.85	186.85
checking account with US Bank x7925	735 ILCS 5/12-1001(b)	5.53	5.53
Household Goods and Furnishings			
See attachment to Schedule B.	735 ILCS 5/12-1001(b)	5,000.00	5,000.00
Wearing Apparel			
usual and ordinary	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Furs and Jewelry			
wedding rings (center diamond is 1.33 carats) watches, and misc. (estimated)	735 ILCS 5/12-1001(b)	1,100.00	5,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401k at Principal (based on quarterly statement ending June 30, 2015)	735 ILCS 5/12-1006	100%	3,856.28
- Ending Balance: \$6,654.62			
- Current Vested Balance: \$3,856.28			
- Total Employee Contributions: \$3,156.69 (100% vested)			
- Total Employer Contributions: \$3,497.93 (20% vested)			
Automobiles, Trucks, Trailers, and Other Vehicles			
2015 Toyota Prius	735 ILCS 5/12-1001(c)	4,800.00	19,319.00
- value per KBB trade-in value with excellent condition.			

Total: **45,973.66** **654,292.66**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx0377								
Culligan 2325 South Street Geneva, IL 60134	J		Purchase Money Security Culligan water softener and filtration system				2,310.00	0.00
			Value \$ 2,310.00					
Account No.								
Due Member Admin. 3190 Celebration Blvd. Kissimmee, FL 34747	J		Disney Vacation Club timeshare - 0.4073% interest in Unit 14A of Bay Lake Tower at Disney's Contemporary Resort - purchased in December 2008				7,667.85	0.00
			Value \$ 16,000.00					
Account No.								
Disney Vacation Development, Inc. 200 Celebration Place Celebration, FL 34747			Representing: Due Member Admin.				Notice Only	
			Value \$					
Account No.								
Toyota Financial Services PO Box 5855 Carol Stream, IL 60197-5855	H		2015 Toyota Prius - value per KBB trade-in value with excellent condition.				24,181.19	4,862.19
			Value \$ 19,319.00					
Subtotal (Total of this page)							34,159.04	4,862.19

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxG692			2015 Toyota Sienna (leased)					
Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408		J						
			Value \$ 0.00				13,139.00	13,139.00
Account No. xxxxxx6813			Debtors' Residence: 4075 River View Drive, Saint Charles, IL 60175 - value per Comparative Market Analysis performed by Kim Wirtz with Century 21 Affiliated dated 8/27/2015 - PIN: 09-15-103-009					
Us Bank Po Box 5227 Cincinnati, OH 45201		J						
			Value \$ 619,900.00				105,532.62	23,336.06
Account No. xxxxxxxxxx0516			Debtors' Residence: 4075 River View Drive, Saint Charles, IL 60175 - value per Comparative Market Analysis performed by Kim Wirtz with Century 21 Affiliated dated 8/27/2015 - PIN: 09-15-103-009					
Us Bank Home Mortgage 777 E Wisconsin Milwaukee, WI 53202		J						
			Value \$ 619,900.00				537,703.44	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal							656,375.06	36,475.06
(Total of this page)								
Total							690,534.10	41,337.25
(Report on Summary of Schedules)								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			traffic ticket					
Crisp County Probate Court PO Box 26 Cordele, GA 31010-0026		H						0.00
							422.00	422.00
Account No. 09-15-103-009			1/1/2015-8/31/2015 2015 ytd real estate taxes relating to Debtors' residence, real estate commonly known as 4075 River View Drive in St. Charles, Illinois. Amount of claim estimated based on two-thirds (2/3) of 110% of 2014 total tax obligation \$19,452.32.					
Kane County Treasurer 719 South Batavia Ave. Geneva, IL 60134		J						0.00
							14,265.03	14,265.03
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
14,687.03

Total
(Report on Summary of Schedules)

0.00
14,687.03

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Alan and Heidi Evanoff 3910 County Hwy B Manitowoc, WI 54220		H		X	X	40,000.00
Account No. xxxxxxxxxxx3294 Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		W				1,021.00
Account No. xxxxxxxxxxx0703 Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061		J				10,000.00
Account No. xxxxxxxxxxx8041 Baxter Emly Cr Union 1425 Lake Cook Rd Deerfield, IL 60015		J				46,177.17
Subtotal (Total of this page)						97,198.17

5 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Baxter Empl Cr Union 1425 Lake Cook Rd Deerfield, IL 60015	J	overdrafted bank account				117.00
Account No. xxxxxxxxxxxx3518 Citibank Sd, Na Citi Corp Credit Services Po Box 790040 Saint Louis, MO 63179	W	Credit Card				24,837.40
Account No. Citibank PO Box 6500 Sioux Falls, SD 57117		Representing: Citibank Sd, Na				Notice Only
Account No. xxxx-xxxx-xxxx-6960 Comenity Bank / Anntylr PO Box 182789 Columbus, OH 43218	W	Credit Card (Ann Taylor)				92.85
Account No. Comenity PO Box 182273 Columbus, OH 43218		Representing: Comenity Bank / Anntylr				Notice Only
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						25,047.25

B6F (Official Form 6F) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx8518	H		Charge Account (Your Tuition Solution for Lindamood Bell reading comprehension tutoring program)				10,165.00
Comenitycapital/yrtui Po Box 182120 Columbus, OH 43218							
Account No.			Representing: Comenitycapital/yrtui				Notice Only
Comenity PO Box 659622 San Antonio, TX 78265							
Account No.	W		2015L000005		X	X	230,000.00
Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812							
Account No.	H		2015L000342		X	X	1,313,941.00
Fona International, Inc. c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812							
Account No.	W			X	X		40,000.00
Frank and Nina Johnson 8443 Gulf Blvd Apt C7 Navarre, FL 32566							
Sheet no. 2 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							1,594,106.00

B6F (Official Form 6F) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xxxx-xxxx-3294 LL Bean PO Box 60517 City of Industry, CA 91716	W	Credit Card				1,021.75
Account No. Nancy Temple Katten & Temple, LLP 542 S. Dearborn St., 14th Floor Chicago, IL 60605	J	attorneys fees				536.05
Account No. xxxxx9511 Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	H	Credit Card				3,076.85
Account No. Target PO Box 660170 Dallas, TX 75266		Representing: Target Credit Card (TC)				Notice Only
Account No. xxxxxxxxxxxx2032 Us Bank 4325 17th Ave S Fargo, ND 58125	H	Credit Card				7,025.83
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,660.48

B6F (Official Form 6F) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
US Bank 800 Nicollet Mall Minneapolis, MN 55402		Representing: Us Bank				Notice Only
Account No. xxxxxxxxxxxx6092		Credit Card				
Us Bank 4325 17th Ave S Fargo, ND 58125	H					6,019.21
Account No.						
US Bank 800 Nicollet Mall Minneapolis, MN 55402		Representing: Us Bank				Notice Only
Account No.		Credit Card				
Von Maur PO Box 790298 Saint Louis, MO 63179	W					209.52
Account No. xxxxxxxxxxxx1312		Credit Card (Cabelas)				
Worlds Foremost Bank N 4800 Nw 1st Street Lincoln, NE 68521	H					597.26
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						6,825.99

B6F (Official Form 6F) (12/07) - Cont.

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Cabelas PO Box 82608 Lincoln, NE 68501		Representing: Worlds Foremost Bank N				Notice Only
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00
						Total (Report on Summary of Schedules)
						1,734,837.89

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Toyota Motor Credit
Toyota Financial Services
Po Box 8026
Cedar Rapids, IA 52408**

**Acct# xxxxxxG692
Lease**

In re **James Richard Evanoff,
Victoria Ann Evanoff**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 James Richard Evanoff

Debtor 2 Victoria Ann Evanoff
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Chief Financial Officer

Synergy Flavors, Inc.

1500 Synergy Drive
Wauconda, IL 60084

Debtor 2 or non-filing spouse

- ☐ Employed
- ☒ Not employed

How long employed there? since October 6, 2014

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>18,083.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>18,083.00</u>	\$ <u>0.00</u>

Debtor 1 **James Richard Evanoff**
Debtor 2 **Victoria Ann Evanoff**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 18,083.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 3,585.99	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 180.83	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 620.45	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Medical FSA	5h.+ \$ 211.81	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 4,599.08	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 13,483.92	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 13,483.92 + \$ 0.00	= \$ 13,483.92
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 13,483.92	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>- Income disclosed here does not include bonuses. In March 2015 the Debtor received an annual bonus of \$3,000 for 2014. The Debtor is eligible for an annual performance bonus, typically paid in March, up to a maximum of 25% of his Base Salary which includes 10% payable on achievement of personal objectives and 15% payable on achievement of annual Plan profit.</p> <p>- The Debtor may get a raise in March of 2016 depending on individual and company performance.</p> </div>		

SCHEDULE I, LINE 8H TRAVEL REIMBURSEMENT;
SCHEDULE J, LINE 21: WORK-RELATED TRAVEL EXPENSES;

1. As part of his employment the Debtor is required to travel. While engaged in work-related travel, the Debtor incurs certain expenses which are reimbursed by his employer.
2. For this purpose the Debtor was issued an American Express credit card bearing his name, and on which he is an authorized user, but for which he bears no personal liability.
3. The Debtor tracks his expenses and submits expense reports to his employer detailing these expenses. The Debtor receives reimbursement of these expenses through the company's regular payroll system.
4. Upon receipt of reimbursement through payroll, the Debtor is then required to issue a check to his boss who in turn pays the American Express bill.
5. Currently, there are no outstanding reimbursements owed to the Debtor or that the Debtor owes to his boss.

Fill in this information to identify your case:

Debtor 1 James Richard Evanoff

Debtor 2 Victoria Ann Evanoff
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

7

☐ No
☒ Yes

Daughter

7

☐ No
☒ Yes

Daughter

11

☐ No
☒ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,824.14

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 300.00

4d. Homeowner's association or condominium dues

4d. \$ 49.33

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 423.59

Debtor 1 **James Richard Evanoff**
Debtor 2 **Victoria Ann Evanoff**

Case number (if known) _____

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	644.00
6b. Water, sewer, garbage collection	6b. \$	68.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	160.00
6d. Other. Specify: <u>cell phone</u>	6d. \$	141.00
<u>water softener</u>	\$	63.00
<u>lawn care</u>	\$	152.00

7. Food and housekeeping supplies

7. \$ **1,632.00**

8. Childcare and children's education costs

8. \$ **462.00**

9. Clothing, laundry, and dry cleaning

9. \$ **858.67**

10. Personal care products and services

10. \$ **406.00**

11. Medical and dental expenses

11. \$ **1,099.59**

12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ **500.00**

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ **457.00**

14. Charitable contributions and religious donations

14. \$ **40.00**

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	106.25
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	136.00
15d. Other insurance. Specify: _____	15d. \$	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ **0.00**

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$	478.70
17b. Car payments for Vehicle 2	17b. \$	398.18
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).

18. \$ **0.00**

19. Other payments you make to support others who do not live with you.
Specify: _____

19. \$ **0.00**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00

21. Other: Specify: Disney Vacation Club timeshare

21. +\$ **285.00**

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.

22. \$ **13,684.45**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ **13,483.92**

23b. Copy your monthly expenses from line 22 above. 23b. -\$ **13,684.45**

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. 23c. \$ **-200.53**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

- Debtor and Joint Debtor anticipate incurring additional expenses for legal fees within the next 12 months.
- Debtor and Joint Debtor anticipate retrenching this budget in order to fund a repayment plan.

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff**
Victoria Ann Evanoff

Debtor(s)

Case No.

Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 10, 2015**

Signature **/s/ James Richard Evanoff**

James Richard Evanoff

Debtor

Date **September 10, 2015**

Signature **/s/ Victoria Ann Evanoff**

Victoria Ann Evanoff

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff**
Victoria Ann Evanoff

Debtor(s)

Case No.
Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$152,690.61
\$278,520.00
\$270,244.00

SOURCE
2015 YTD: Husband Employment Income
2014: Husband Employment Income (includes cancellation of debt income)
2013: Husband Employment Income (includes cancellation of debt income)

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$38,496.00

SOURCE
2015: 401k withdraw

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AMOUNT
\$103.00
\$1,327.00

SOURCE
2014: Taxable refunds, credits, or offsets of state and local income taxes
2015: 529 withdraw

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061	6/10/2015: \$5,916.75 6/15/2015: \$81.00 6/24/2015: \$7,248.00 7/30/2015: \$158.00 8/30/2015: \$350.00	\$13,753.75	\$10,000.00
Us Bank Home Mortgage 777 E Wisconsin Milwaukee, WI 53202	6/15/2015: \$4,826.00 7/15/2015: \$4,826.00 8/17/2015: \$4,826.00 9/4/2015: \$4824.14 (In total, \$11,860.74 of these payments has been credited toward principal and interest on the mortgage loan and \$7,441.40 ha been deposited by US Bank into the escrow account it controls and maintains persuant to the terms of the mortgage loan.)	\$19,302.14	\$539,143.00
Kane County Treasurer 719 South Batavia Ave. Geneva, IL 60134	05/22/2015: \$9,726.16 08/25/2015: \$9,726.16 (both installments paid by mortgage company, US Bank, from escrow account maintained for that purpose by US Bank)	\$19,452.32	\$14,265.03
FactorLaw 105 W. Madison St., Ste 1500 Chicago, IL 60602	9/4/2015: \$5,000 9/9/2015: \$5,000	\$10,000.00	\$0.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
FONA v. James R. Evanoff, Case No. 15 L 342	civil	Circuit Court of Kane County, Illinois	Pending
FONA v. Victoria Evanoff, Case No. 15 L 005	civil	Circuit Court of Kane County, Illinois	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Gifts by cash or check-from 2014 return	none	various	\$725
Goodwill 260 Randall Road South Elgin, IL 60177	none	5/15/2014	clothing; \$695
Goodwill 260 Randall Road South Elgin, IL 60177	none	12/14/2014	clothing; \$845

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
James Young	8/2015 and 7/2015, parents	\$1,000 and \$500
Summit Financial Education, Inc.	July 14, 2015	\$29.95
FactorLaw 105 W. Madison St., Ste 1500 Chicago, IL 60602	September 4, 2015 and September 9, 2015	\$10,000

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Saint Charles Toyota 2651 E. Main Street Saint Charles, IL 60174 none	May 2015	Trade in of 2008 Toyota Sienna in exchange for lease of 2015 Toyota Sienna

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NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

Fox Lake Toyota Scion
75 S. Route 12
Fox Lake, IL 60020
none

DATE

8/24/2015

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

Trade-in of 2003 Mercedes E320 Sport with over 102,080 miles for \$5,200 toward purchase of 2015 Toyota Prius.

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

see Schedule B Line 35

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Nationwide

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
401k

AMOUNT AND DATE OF SALE
OR CLOSING

withdrew \$38,496 to close account in February 2015

Bright Directions

Section 529 Educational IRA

\$1,327 withdrawn to close account in January 2015.

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

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18 . Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Fona International, Inc.		c/o Vanek, Larson & Kolb, LLC 200 West Main Street Saint Charles, IL 60174-1812	flavor (Debtor was an officer only)	4/18/2001-present (per ILSOS.gov)
Synergy Flavors, Inc.		1500 Synergy Drive Wauconda, IL 60084	flavor (Debtor is an officer only)	12/11/2001 through present (per ILSOS.gov)

None

☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None

☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

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- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 10, 2015

Signature /s/ James Richard Evanoff
James Richard Evanoff
Debtor

Date September 10, 2015

Signature /s/ Victoria Ann Evanoff
Victoria Ann Evanoff
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff**
Victoria Ann Evanoff

Debtor(s)

Case No.

Chapter **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept an initial retainer of.....	\$	10,000.00
Prior to the filing of this statement I have received an initial retainer of.....	\$	10,000.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **The Debtors' parents: Frank and Nina Johnson and Alan and Heidi Evanoff.**

3. The source of compensation to be paid to me is:

☒ Debtor ☒ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: See attached Engagement Letter for details.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: See attached Engagement Letter for details.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **September 9, 2015**

/s/ Ariane Holtschlag

Ariane Holtschlag

FactorLaw

105 W. Madison St., Suite 1500

Chicago, IL 60602

847-878-6976 Fax: 847-574-8233



FACTORLAW

THE LAW OFFICE OF WILLIAM J. FACTOR, LTD

William J Factor
Direct Dial: 312-878-6146
Email: wfactor@wfactorlaw.com

September 9, 2015

James Evanoff
Torie Evanoff
4075 River View Drive
Saint Charles, IL 60175

Re: **Engagement Letter**

Dear Jim and Torie:

Thank you for retaining The Law Office of William J. Factor, Ltd. ("FactorLaw") to provide legal services to you in connection with a Chapter 11 proceeding in the United States Bankruptcy Court for the Northern District of Illinois (the "Current Engagement").

FactorLaw is honored to represent you in the Current Engagement, subject to the following terms and conditions.

1. **Limited Scope.** To avoid uncertainty about FactorLaw's involvement in providing legal services, please understand that the Current Engagement is limited and does not entail representing you in any matters other than the Current Engagement or representing any other entity or any business.

2. **Fees.** Fees for the Current Engagement will depend upon the number of hours expended by FactorLaw personnel on the Current Engagement, multiplied by the applicable hourly rate for each professional working on the Current Engagement. At present, the customary rate for William Factor is \$350 per hour and \$250 per hour for Jeffrey Paulsen and Ariane Holtschlag. FactorLaw charges between \$150 and \$350 for the services of its other attorneys and it charges \$100 per hour for the services of legal assistants. We review rates periodically, and they are subject to change, although we do not anticipate any rate changes at this time.

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It is not possible to determine with any degree of precision the total fees and other charges that you are likely to incur in connection with the Current Engagement. Thus, any estimate of total fees always carries the understanding that, unless we agree otherwise in writing, it does not represent a maximum, minimum, or fixed-fee quotation. The ultimate cost frequently is more or less than the amount estimated and often is a function of matters outside of our control, particularly when litigation is involved.

3. **Expenses.** FactorLaw also charges for actual out of pocket expenses advanced on your behalf. FactorLaw generally limits out of pocket expenses to costs that would not have been incurred but for FactorLaw's work on your behalf. FactorLaw does not charge for routine facsimile, telephone, and computerized legal research within the scope of its subscription to LEXIS.

4. **Billing and Payment.** To commence the Current Engagement, FactorLaw requires a \$5,000 retainer. Once you have agreed to the terms set forth herein, we will file an application with the Bankruptcy Court for authorization to represent you.

FactorLaw also understands that it will have to prepare and file with the Bankruptcy Court fee applications seeking the allowance and payment of fees and expenses incurred on your behalf and FactorLaw will endeavor to do so on a regular basis. You agree that FactorLaw has the right to apply the retainer to any approved fees and expenses and you also agree that you will pay any fees and expenses in excess of the retainer balance within 15 days. If any portion of the retainer remains unused at the end of the engagement, that will give rise to a right to a refund.

If your account becomes delinquent and you have not made satisfactory payment terms, FactorLaw may withdraw, or seek to withdraw, from the Current Engagement consistent with applicable rules. You will remain responsible for payment of our legal fees rendered and charges incurred prior to such withdrawal. If FactorLaw commences litigation to collect any fees and expenses incurred on your behalf, you agree to pay such legal fees and expenses.

In the event your bankruptcy case is dismissed, FactorLaw has the right to apply any portion of the retainer to the fees and expenses incurred by it. You also agree in that event to pay any fees and expenses incurred by FactorLaw, irrespective of approval by the Bankruptcy Court.

You acknowledge that the financial arrangements outlined in this letter have been agreed upon to induce us to act as your attorneys. By accepting this arrangement, you will be deemed to have consented in advance to allowing us to withdraw as your attorneys in the event of nonpayment, and expressly waive the attorney/client privilege concerning relevant portions of this letter so as to permit us to withdraw as your attorneys.

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5. **Professional Judgment and Written Reliance.** At all times, FactorLaw and its attorneys will endeavor to represent you zealously and act on your behalf to the best of our ability. Whenever FactorLaw provides you with an expression regarding the potential outcome of a matter, we will use our best professional judgment. However, we cannot guarantee results or the outcome of any matter or issue. Any expression of our professional judgment regarding the Current Engagement or the potential outcome is, of course, limited by our knowledge of the facts and based upon the law at the time of expression. It is also subject to any unknown or uncertain factors or conditions beyond our control. Any expressions of judgment or views are limited solely to you and may not be shared with any other entity, nor may any other entity rely upon such expressions.

Because of the complex nature of legal matters, we will endeavor to counsel you in writing on material legal matters affecting you. You understand that unless FactorLaw gives legal advice in writing, it may be misinterpreted, and thus you agree not to rely upon any advice from FactorLaw except to the extent in writing. You also agree to request advice in writing on important matters concerning which you may rely.

6. **Conflicts Waiver.** We are accepting the Current Engagement with your consent that we may accept any other engagement from an existing or new client, even if the matter requires that we take a position that is or might be directly adverse to you, provided that the engagement is not substantially related to the subject matter of any services we have provided to you and will not require disclosure of any of your confidential information. This advance waiver of conflicts includes litigation matters in which we may represent a client who is adverse to you or another member of your family. Where appropriate, we will implement screening restrictions to protect your confidential information. Notwithstanding the foregoing, we will not represent FONA or any entity related to FONA.

7. **Illinois Law.** This agreement is to be construed and interpreted in accordance with the laws of the State of Illinois. FactorLaw and you agree that any court action between the parties to enforce the terms of this agreement or resolve any dispute related to this agreement shall be initiated solely in the state or federal courts with jurisdiction for or over Cook County, Illinois. In the event FactorLaw files suit to enforce the terms of this Agreement or to recover payment, it shall be entitled to recover all of the fees and expenses incurred in connection therewith, including reasonable attorneys' fees.

8. **Consent to Joint Representation.** This also confirms that you understand that FactorLaw will be representing each of you (i.e., Torie and Jim) on a joint basis with respect to the Current Engagement, and further confirms that each of you consents to this joint representation after having reviewed the following discussion regarding the implications of a joint representation and how a joint client representation differs from a single client representation.

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Initially, a joint representation such as this may result in divided or at least shared attorney-client loyalties. This is because each of you will be considering FactorLaw your attorney with respect to the Current Engagement. FactorLaw is bringing this to your attention because an attorney generally owes an undivided duty of loyalty to each of its clients and cannot represent a client if doing so raises a conflict of interest.

Based on the information available at this time, FactorLaw does not believe that its joint representation of both of you currently involves any actual conflict of interest with respect to the Current Engagement. Instead, it appears that each of you have a mutual or common interests. Obtaining joint representation also is more efficient and economical because it obviates the need to hire a separate lawyer and the additional costs attendant to doing so.

However, you should understand that there is a potential for conflicts to arise in the future with respect to the Current Engagement, even though the interests of each of you are aligned at this time with respect to the Current Engagement. By way of example only, a conflict might arise if one of you desires to pursue a strategy that the other finds unacceptable.

By agreeing to retain FactorLaw for this joint representation, you also are acknowledging and agreeing that FactorLaw cannot continue to represent both of you if, in FactorLaw's judgment, an actual conflict arises or if FactorLaw determines that it is no longer advisable to continue with a joint representation. However, FactorLaw anticipates that it would continue to represent one of you in this event so long as FactorLaw believes doing so is consistent with any continuing ethical obligations it may owe. FactorLaw reserves the right to make that selection in the future.

Further, in the event of a dispute or conflict between the two of you, there is a risk that FactorLaw could be disqualified from representing either of you in the future absent your consent. Accordingly, by executing this engagement letter, you will be consenting to FactorLaw's continued and future representation of either of you and agreeing not to assert any such conflict of interest or to seek to disqualify FactorLaw from representing the other, notwithstanding any adversity that may develop.

9. Limitations on Attorney-Client Privilege. The attorney client privilege protects from disclosure information that a client provides to an attorney for the purposes of obtaining legal representation. An attorney is prohibited from disclosing that information to third-parties.

However, by agreeing to this joint representation, each of you is agreeing that anything you disclose to FactorLaw and its attorneys may be disclosed to the other jointly represented client. Accordingly, we may provide information to one of you that we receive from the other regardless of the time or manner in which it is communicated to us.

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You also should understand that in the event of a dispute between the two of you, the attorney-client privilege generally will not protect communications that have taken place among either of you and attorneys in FactorLaw. In other words, information that either of you have provided to FactorLaw in confidence is likely to lose its protected status vis-à-vis the other client.

10. **Records Retention.** In the course of representing you, it is likely that numerous records and documents (originals and copies) will come into our possession and numerous additional documents will be generated by us. Naturally, you may examine any written materials in our files at any time we agree prior to the termination of our representation, but you acknowledge that all of our work product is owned by us.

11. **Termination of Representation.** You may terminate our representation at any time, with or without cause, by notifying us and subject to court approval when required for matters in litigation. We will return Client's papers and other property promptly upon receipt of a request for those materials unless they are appropriately subject to a lien under applicable law. We will retain our own files pertaining to the engagement, including our drafts, notes, internal memos, and work product as permitted by applicable law. Client's termination of our services will not affect your responsibility for payment for legal services rendered and other charges incurred before termination and in connection with an orderly transition of the matter.

12. **Conclusion of Representation.** When we complete the services for which you have retained us, our attorney-client relationship for that matter will be terminated. If you later retain us to perform further or additional services, our attorney-client relationship will be revived subject to these terms of engagement unless we change the terms in writing at that time.

If you wish to retain FactorLaw for the Current Engagement on the terms and conditions set forth above, please sign a duplicate original of this letter and return it to us. No attorney/client relationship, nor any duty or obligation by our firm of any kind has arisen as a result of our discussions thus far with you, and will not arise until this engagement letter is signed by you.

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**THE LAW OFFICE OF
WILLIAM J. FACTOR, LTD.**

Very truly yours,


William J Factor

AH:WJF

READ AND AGREED:

By: 
James Evanoff

and

By: 
Victoria Evanoff

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **James Richard Evanoff**
Victoria Ann Evanoff

Debtor(s)

Case No.

Chapter

11

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

James Richard Evanoff
Victoria Ann Evanoff

Printed Name(s) of Debtor(s)

X **/s/ James Richard Evanoff**

Signature of Debtor

September 10,
2015

Date

Case No. (if known)

X **/s/ Victoria Ann Evanoff**

Signature of Joint Debtor (if any)

September 10,
2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re James Richard Evanoff Case No. _____
Victoria Ann Evanoff Debtor(s) Chapter 11

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 30

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 10, 2015 /s/ James Richard Evanoff
James Richard Evanoff
Signature of Debtor

Date: September 10, 2015 /s/ Victoria Ann Evanoff
Victoria Ann Evanoff
Signature of Debtor

Alan and Heidi Evanoff
3910 County Hwy B
Manitowoc, WI 54220

Barclays Bank Delaware
Attn: Bankruptcy
P.O. Box 8801
Wilmington, DE 19899

Baxter Ecu/BCU
340 N Milwaukee Ave.
Attn: Bankruptcy
Vernon Hills, IL 60061

Baxter Empl Cr Union
1425 Lake Cook Rd
Deerfield, IL 60015

Cabelas
PO Box 82608
Lincoln, NE 68501

Citibank
PO Box 6500
Sioux Falls, SD 57117

Citibank Sd, Na
Citi Corp Credit Services
Po Box 790040
Saint Louis, MO 63179

Comenity
PO Box 659622
San Antonio, TX 78265

Comenity
PO Box 182273
Columbus, OH 43218

Comenity Bank / Anntylr
PO Box 182789
Columbus, OH 43218

Comenitycapital/yrtui
Po Box 182120
Columbus, OH 43218

Crisp County Probate Court
PO Box 26
Cordele, GA 31010-0026

Culligan
2325 South Street
Geneva, IL 60134

Disney Vacation Development, Inc.
200 Celebration Place
Celebration, FL 34747

Due Member Admin.
3190 Celebration Blvd.
Kissimmee, FL 34747

Fona International, Inc.
c/o Vanek, Larson & Kolb, LLC
200 West Main Street
Saint Charles, IL 60174-1812

Frank and Nina Johnson
8443 Gulf Blvd Apt C7
Navarre, FL 32566

Kane County Treasurer
719 South Batavia Ave.
Geneva, IL 60134

LL Bean
PO Box 60517
City of Industry, CA 91716

Nancy Temple
Katten & Temple, LLP
542 S. Dearborn St., 14th Floor
Chicago, IL 60605

Target
PO Box 660170
Dallas, TX 75266

Target Credit Card (TC)
C/O Financial & Retail Services
Mailstop BT P.O. Box 9475
Minneapolis, MN 55440

Toyota Financial Services
PO Box 5855
Carol Stream, IL 60197-5855

Toyota Motor Credit
Toyota Financial Services
Po Box 8026
Cedar Rapids, IA 52408

Us Bank
Po Box 5227
Cincinnati, OH 45201

Us Bank
4325 17th Ave S
Fargo, ND 58125

US Bank
800 Nicollet Mall
Minneapolis, MN 55402

Us Bank Home Mortgage
777 E Wisconsin
Milwaukee, WI 53202

Von Maur
PO Box 790298
Saint Louis, MO 63179

Worlds Foremost Bank N
4800 Nw 1st Street
Lincoln, NE 68521

Fill in this information to identify your case:

Debtor 1 James Richard Evanoff

Debtor 2 Victoria Ann Evanoff

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number
(if known)

☐ Check if this is an amended filing

Official Form 22B

Chapter 11 Statement of Your Current Monthly Income

12/14

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☐ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 18,544.62	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00

Debtor 1
Debtor 2

James Richard Evanoff
Victoria Ann Evanoff

Case number (if known)

Column A Debtor 1	Column B Debtor 2
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

7. Interest, dividends, and royalties

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you\$ **0.00**

For your spouse\$ **0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ **0.00** \$ **0.00**

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a.\$

10b.\$ **0.00**

10c. Total amounts from separate pages, if any.

\$\$
\$ **0.00** \$ **0.00**
+ \$ **0.00** \$ **0.00**

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 18,544.62	+	\$ 0.00	=	\$ 18,544.62
Total current monthly income				

Part 2: Deduct any applicable marital adjustment

12. Copy your total average monthly income from Line 11.

\$ **18,544.62**

13. Calculate the marital adjustment. Check one:

☐ You are not married. Fill in 0 in line 13d.

☒ You are married and your spouse is filing with you. Fill in 0 in line 13d.

☐ You are married and your spouse is NOT filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13 d.

13a.\$

13b.\$

13c.\$

13d. Total\$

Copy here. => 13d. - **0.00**

14. Your current monthly income. Subtract line 13d from line 12.

14. \$ **18,544.62**

Debtor 1
Debtor 2

James Richard Evanoff
Victoria Ann Evanoff

Case number (if known)

Part 3: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ James Richard Evanoff
James Richard Evanoff
Signature of Debtor 1

X /s/ Victoria Ann Evanoff
Victoria Ann Evanoff
Signature of Debtor 2

Date **September 10, 2015**
MM / DD / YYYY

Date **September 10, 2015**
MM / DD / YYYY

Debtor 1 **James Richard Evanoff**
Debtor 2 **Victoria Ann Evanoff**

Case number (if known) _____

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **03/01/2015** to **08/31/2015**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Synergy Flavors, Inc.**

Income by Month:

6 Months Ago:	<u>03/2015</u>	<u>\$19,538.46</u>
5 Months Ago:	<u>04/2015</u>	<u>\$24,961.23</u>
4 Months Ago:	<u>05/2015</u>	<u>\$16,692.00</u>
3 Months Ago:	<u>06/2015</u>	<u>\$16,692.00</u>
2 Months Ago:	<u>07/2015</u>	<u>\$16,692.00</u>
Last Month:	<u>08/2015</u>	<u>\$16,692.00</u>
	Average per month:	<u>\$18,544.62</u>